

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sheila Phelps

Debtor(s)

Case No. 15 B 43014

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2015.
- 2) The plan was confirmed on 04/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/25/2016.
- 5) The case was Dismissed on 10/24/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,582.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$3,582.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,050.77
Court Costs	\$0.00
Trustee Expenses & Compensation	\$143.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,194.05**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aarons Sales And Lease Ownership	Unsecured	373.00	NA	NA	0.00	0.00
Advance Me Today	Unsecured	300.00	NA	NA	0.00	0.00
AllGate Financial	Unsecured	273.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	300.00	222.26	222.26	0.00	0.00
America's Financial Choice Inc	Unsecured	482.00	482.27	482.27	0.00	0.00
AmeriCash Loans LLC	Unsecured	6,995.08	5,073.06	5,073.06	0.00	0.00
Ashley Stewart	Unsecured	350.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	18,045.00	NA	NA	0.00	0.00
Asset Recovery Solutions	Unsecured	454.00	NA	NA	0.00	0.00
Bank of America	Unsecured	200.00	NA	NA	0.00	0.00
Certegy (FIS)	Unsecured	212.00	NA	NA	0.00	0.00
Citifnauto	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,675.00	4,256.21	4,256.21	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	2,000.00	NA	NA	0.00	0.00
city of oak lawn	Unsecured	250.00	NA	NA	0.00	0.00
Comcast	Unsecured	600.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	400.00	270.55	270.55	0.00	0.00
Credit Management Lp	Unsecured	430.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	500.00	NA	NA	0.00	0.00
Fast Cash Advance	Unsecured	280.00	NA	NA	0.00	0.00
Friendly Finance Corporation	Unsecured	19,075.00	18,739.74	18,739.74	0.00	0.00
Hydra Fund	Unsecured	200.00	NA	NA	0.00	0.00
I.C. System Inc.	Unsecured	503.00	NA	NA	0.00	0.00
Illinois Collection Services	Unsecured	250.00	NA	NA	0.00	0.00
Illinois Title Loan	Unsecured	500.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	400.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	1,669.37	1,669.37	0.00	0.00
Internal Revenue Service	Priority	5,973.00	27,210.58	15,936.17	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	886.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	439.00	439.39	439.39	0.00	0.00
Lendgreen	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Massey's	Unsecured	222.00	222.83	222.83	0.00	0.00
Netpay	Unsecured	500.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	105.00	NA	NA	0.00	0.00
PNC Bank	Unsecured	200.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,180.00	NA	NA	0.00	0.00
Prestige Financial Services	Secured	17,782.00	NA	9,075.00	1,098.01	289.94
Prestige Financial Services	Unsecured	NA	14,946.80	14,946.80	0.00	0.00
Radiological Physicians	Unsecured	105.00	NA	NA	0.00	0.00
Sign My Loan	Unsecured	200.00	NA	NA	0.00	0.00
Sign My Loan	Unsecured	200.00	NA	NA	0.00	0.00
silver cloud financial	Unsecured	1,936.00	695.00	695.00	0.00	0.00
Sprint Corp	Unsecured	300.00	698.73	698.73	0.00	0.00
The Habitat Company	Unsecured	716.00	NA	NA	0.00	0.00
University of Chicago Medical Cente	Unsecured	300.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,075.00	\$1,098.01	\$289.94
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,075.00</b>	<b>\$1,098.01</b>	<b>\$289.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,936.17	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$15,936.17</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,716.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,194.05</u>	
Disbursements to Creditors	<u>\$1,387.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,582.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.